

Inside This Newsletter:

- [How Sandia Total Health Will Benefit You](#)
- [Healthcare Cost Examples](#)
- [What It Means to *Take Charge* of Your Healthcare](#)
- [Sandia's Health Tools and Resources Work for You](#)
- [Sandia's Onsite Wellness Programs](#)
- [How to Participate in a Biometric Screening and Take the Health Assessment](#)
- [Open Enrollment is Almost Here!](#)



Issue 2, September 2009

Your Health. Take Charge.

Visit <http://hbe.sandia.gov> for up-to-date information

Sandia's Medical Plan Offerings for 2010 and 2011

- **In 2010:** Sandia Total Health — a Consumer-Directed Health Plan (CDHP) — will be one of your medical plan choices, along with the UnitedHealthcare Premier Plan, CIGNA In-Network Plan, and the Kaiser HMO Plan (California only). The UnitedHealthcare Standard PPO Plan will no longer be offered. **If you are currently enrolled in the Standard PPO Plan, and you don't make an election during Open Enrollment, you will automatically be enrolled in Sandia Total Health for 2010.**
- **In 2011:** Sandia Total Health will be *your only Sandia-sponsored medical plan*. Our goal is to offer Sandia Total Health through many of our current physician/facility networks, such as Presbyterian and Lovelace in New Mexico, Kaiser in California, and other well-regarded networks in California and other areas.

Your Health. Take Charge.

This issue of *Your Health. Take Charge.* provides a closer look at Sandia Total Health — the new medical plan that Sandia will offer starting in 2010.

You will also learn more about some of the wellness tools and resources available to help you manage your health and your healthcare costs.

Keep in mind that Sandia Total Health is a Consumer-Directed Health Plan (CDHP). It's a key component of our healthcare strategy to manage healthcare costs by encouraging healthcare consumerism and improving overall health through an integrated approach to health and wellness. This includes a focus on prevention and healthy lifestyles, the management of chronic conditions, and behavior modification aimed at changing risk factors. If this strategy is successful, Sandia will be able to more effectively manage increasing healthcare costs and improve the overall health of employees. And this strategy will help us continue to make progress in bringing the value of our overall benefits more in line with the value of benefits being offered by an industry comparator group of similar research organizations and a select group of large industrial companies.

How Sandia Total Health Will Benefit You

Sandia Total Health gives you greater control over how you spend — and save — your healthcare dollars. By being a good healthcare consumer, you can make your money — and Sandia's money — go farther.

One of the unique aspects of Sandia Total Health is the **Health Reimbursement Account (HRA)**. If you enroll in Sandia Total Health, Sandia contributes to your HRA based on the level of coverage you select and whether you get your yearly biometric screening **and** take a Health Assessment. Then throughout the year, you decide how to spend your HRA. This will help you become more aware of your healthcare costs. Please note that your dependents are not required to complete the screening or Health Assessment for you to receive the Sandia HRA contribution.

You can use your HRA to pay for your Sandia Total Health expenses — such as your deductible, coinsurance, and prescription drugs. Take a look at the following examples to see how you can use your HRA to offset your out-of-pocket healthcare costs.

Healthcare Cost Examples

In last month's newsletter, we showed you what a year of healthcare might cost for Jane — a single employee with no dependents — and for Carl, whose family is covered under the plan — in a year when they had low use of healthcare services. In the following examples, we will show you what a year of healthcare might cost for Jane and Carl when both employees experience major healthcare expenses.

Example: Jane, who has a major healthcare expense year

Jane is a single employee with no dependents. She is in Tier 3, and she used her medical benefits a lot this year. Jane completed a biometric screening and a Health Assessment, so Sandia added \$250 to her Health Reimbursement Account. Here's what her annual medical expenses would be under Sandia Total Health compared to the current UHC Premier Plan.

The amount Jane would pay is in **bold**.

Jane: Employee-Only Coverage Major Healthcare Expenses			
	Actual Cost of Service (In-Network)	Sandia Total Health: Jane's Cost	Current UHC Premier Plan: Jane's Cost
Annual Physical	\$210	\$0	\$0
PCP Office Visits (5 visits)	\$400	\$400	\$100
Specialist Office Visits (5 visits)	\$1,250	\$530	\$175
Hospitalization	\$40,000	\$1,820	\$1,500
Preferred Brand Drug Prescription (12 specialty fills)	\$36,000	\$1,500	\$480
Jane's Total Out-of-Pocket Costs Before HRA	N/A	\$4,250	\$2,255
Amount Paid From HRA	N/A	\$250	\$0
Total Out-of-Pocket Costs After HRA	N/A	\$4,000	\$2,255
Annual Premium	N/A	\$984	\$1,092
Total Employee Costs (out-of-pocket expenses + annual premium)	N/A	\$4,984	\$3,347
HRA Rollover to Next Year	N/A	\$0 (\$250 Sandia contribution for taking Health Assessment minus \$250 allocation for out-of-pocket costs)	N/A

Example: Carl and his family, who have a major healthcare expense year

Carl's wife had a baby this year, and he, his wife, and two children are covered under the plan in Tier 3. Carl completed a biometric screening and a Health Assessment this year, so Sandia added \$750 to his Health Reimbursement Account. Here's what his annual medical expenses would be under Sandia Total Health compared to the current UHC Premier Plan.

The amount Carl would pay is in **bold**.

Carl: Employee + Spouse and Child(ren) Coverage Major Healthcare Expenses			
	Actual Cost of Service (In-Network)	Sandia Total Health: Carl's Cost	Current UHC Premier Plan: Carl's Cost
Well-Child Visit	\$200	\$0	\$0
Well-Baby Visit	\$200	\$0	\$0
Specialist Office Visits (5 visits)	\$1,250	\$850	\$175
Spouse Maternity Care (pre-/ post-care and normal delivery)	\$18,000	\$1,900	\$1,500
Newborn Hospitalization	\$40,000	\$2,750	\$1,500
Preferred Brand Drug Prescription (12 specialty fills)	\$36,000	\$1,500	\$480
Preferred Brand Drug Prescription (9 mail-order fills)	\$2,700	\$0	\$720
Carl's Total Out-of-Pocket Costs Before HRA	N/A	\$7,000	\$4,375
Amount Paid From Health Reimbursement Account	N/A	\$750	\$0
Total Out-of-Pocket Costs After HRA	N/A	\$6,250	\$4,375
Annual Premium	N/A	\$2,856	\$3,168
Total Employee Costs (out-of-pocket expenses + annual premium)	N/A	\$9,106	\$7,543
HRA Rollover to Next Year	N/A	\$0 (\$750 Sandia contribution for taking Health Assessment minus \$750 allocation for out-of-pocket costs)	N/A

What It Means to *Take Charge* of Your Healthcare

Since Sandia Total Health gives you the purchasing power when it comes to your healthcare spending, it will be important for all Sandians to become smarter “consumers” of healthcare services. You can do this by better understanding how to effectively purchase services, seek treatment, and live a healthier lifestyle.

Having information about your health and getting involved in healthcare decisions are important for managing healthcare costs, and will be crucial to getting the most out of Sandia Total Health and your Health Reimbursement Account (HRA). To do this, you need to think about healthcare like any other purchase: *do research, compare options and costs, and make a decision based on the best quality and the best value.*

Here are **5 things** you can start doing today to be a smarter healthcare consumer:

- 1. Talk with your doctor** — Share information openly with your doctor and ask questions about your health. It’s also a good idea to build a relationship with a doctor, which will allow him or her to become familiar with your health history, issues, and risks.
- 2. Learn about your health** — A good start toward learning about your health is taking a Health Assessment. The confidential assessment will identify any potential health risks and offer personalized recommendations about how to improve your health. Additionally, if you decide to enroll in Sandia Total Health and take a Health Assessment (along with your yearly biometric screening),* you will receive the maximum contribution from Sandia to your HRA.
- 3. Practice prevention** — The healthier you are, the less money you spend on healthcare. With Sandia Total Health, your in-network preventive care — such as annual physicals — is covered **100% with no deductible**. Be sure to get annual physicals, take any prescribed medication as directed (do not skip doses), get some exercise at least 3 times a week, eat nutritiously, wash your hands often during cold and flu season, and get a flu shot each year. Basic safety is important, too. Wearing a helmet when you’re biking, for example, can mean the difference between a few stitches at an urgent care center and a hospital stay with a serious injury if you have an accident.

What is preventive care? Some examples of preventive services that are covered at 100% when you see in-network providers are:

- Well-baby, well-child, and well-person exams
- Cholesterol screening
- Colonoscopies and PSA tests
- Certain cancer screenings
- Certain immunizations
- Mammograms and Pap tests

* Sandia will make a contribution to your HRA for your enrolled dependents even if you do not complete the biometric screening and Health Assessment. However, the contribution will be smaller. We encourage you to meet the requirements, so that you receive the full contribution from Sandia.



September

Get a jump start on taking preventive measures by observing **National Cholesterol Awareness Month**. For more information on how watching your cholesterol levels can help your overall health and well-being, go to the HBE site at <http://hbe.sandia.gov>.

- 4. Use tools and resources to make informed healthcare decisions** — Look for information and resources that will help you choose and use your healthcare plans wisely. Go to <http://hbe.sandia.gov> and click on the *Take Charge* link to find guidelines on preventive care, exercise, and healthy eating and links to other valuable resources.
- 5. Understand the true costs of your care** — Do you know the retail cost of the brand-name prescription drug your doctor prescribes? Do you know how much a trip to the emergency room costs? Take the short quiz to the right — you may be surprised to learn how much certain services cost. With Sandia Total Health, you'll be paying the full amount of most healthcare services (except in-network preventive care and prescription drugs) until you meet your deductible, so it will be very important to start learning about the costs of the medical services you need. In addition to the cost of care, consider what you pay for your share of the monthly premium. With Sandia Total Health, you pay lower per-paycheck contributions than with the other 2010 Sandia medical plan options.

How Much Does Healthcare Really Cost?

Test your knowledge about the common healthcare services and prescriptions below... you just might be surprised.

What is the estimated average cost a Sandia employee must pay for the following medical services?	What is the cost of these common brand-name drugs?*
1) Routine doctor's office visit a. \$50 b. \$80 c. \$135 d. \$200	5) Nexium (30 tablets) a. \$25 b. \$50 c. \$75 d. \$175
2) An emergency room visit a. \$200 b. \$400 c. \$600 d. \$800	6) Advair (1 puffer) a. \$95 b. \$211 c. \$275 d. \$350
3) An average 4-day hospital stay (hospital charges only, not counting surgery, etc.) a. \$7,500 b. \$10,000 c. \$15,000 d. \$20,000	7) Lipitor (100 tablets) a. \$150 b. \$270 c. \$310 d. \$375
4) A mammogram a. \$200 b. \$300 c. \$350 d. \$400	

Answer key: 1. b; 2. d; 3. d; 4. b; 5. d; 6. b; 7. c.

*The prescription drugs included in this quiz are on Sandia's formulary list.

Sandia's Health Tools & Resources Work for You

Sandia's Onsite Wellness Programs

In addition to online information resources, Sandia provides you with onsite preventive programs that help preserve and improve your overall health, such as:

- **Assessments and Personal Consultations:** Sandians in New Mexico and California can meet one-on-one with a Preventive Health staff member to learn about and design personalized programs for nutrition, fitness, sleep, smoking cessation, self-care, blood pressure, and stress.
- **Disease Management Programs:** These programs offer a variety of interventions, including case management, one-on-one assessments, and consultations with certified allied health professionals. The Disease Management Clinic in New Mexico also regularly offers a variety of educational classes, such as for lipid and blood pressure improvement and weight management.
- **Organizational Programs:** These programs are tailored to meet the specific needs within each department/organization at the laboratory. Services commonly delivered to work groups include stress management, health education, and back care.

Sandia's **Take Charge** website is full of information to help you make smart decisions and to become a better consumer of healthcare. To reach the *Take Charge* website, go to <http://hbe.sandia.gov> and click the "Take Charge" link. Here is what you will find:

News and events: On the home page, look for up-to-date communication about the healthcare benefit changes like *Lab News* and *Lab News Extra*, and an interactive presentation about the healthcare changes.

Employee link: John Slipke's Healthcare Briefing to Management, the first *Your Health. Take Charge.* educational newsletter, and much more. There is also a new "Retirement-Eligible" section of the Employee page, with information about healthcare benefits before and after 2011.

Tools and Resources: Frequently Asked Questions (FAQs), a glossary of terms, and Sandia's Medical Plan Cost Estimator, which will be available during Open Enrollment. This tool allows you to compare the cost of each of our healthcare plans, and to learn about general costs for many healthcare services. On the "Tools and Resources" link, you can also click on "Benefit Carriers" to connect right to UnitedHealthcare, for example. On the UHC site, you can:

- Find a doctor or hospital
- Order a new ID card
- View benefits eligibility
- Check on claims status
- View deductibles and maximums
- Download your benefit booklet
- Get answers to your health-related questions

Prescription drug information

Information about your prescription drug coverage is available by logging on to www.catalystrx.com or by clicking on "Benefit Carriers" on the "Tools and Resources" link of the *Take Charge* site. On the Catalyst site, you can:

- Get more information about your benefits
- Locate an in-network pharmacy
- Visit the Drug Pricing Center
- Refill a mail-order prescription



How to Participate in a Biometric Screening and Take the **Health Assessment**

If you've already completed your biometric screening and/or taken the Health Assessment *in 2009...* CONGRATULATIONS! If not, you have **until December 31, 2009*** to complete **both of them to be eligible for the full Sandia HRA contribution** should you choose to enroll in Sandia Total Health.

Step 1: Complete the Biometric Screening before December 31, 2009*

There are several ways to obtain the **free** biometric screening:

Attend an Onsite Screening

New Mexico Onsite Free Biometric Screening

October 8th, 7:30 a.m. - 9:30 a.m.;
IPOC Rm 2225

October 22nd, 7:30 a.m. - 9:30 a.m.;
825 Lobby

October 29th, 7:30 a.m. - 9:30 a.m.;
825 Lobby

November 5th, 7:30 a.m. - 9:30 a.m.;
810 Lobby

November 12th, 7:30 a.m. - 9:30 a.m.;
825 Lobby

November 19th, 7:30 a.m. - 9:30 a.m.;
823 Breezeway

California Onsite Free Biometric Screening

October 7th, 7:30 a.m. - 9:00 a.m.;
912/121

Remember to fast at least 12 hours before your biometric screening. If you routinely take prescribed medicine, you should still take it before your test.

Employees in New Mexico

You can attend an **onsite HBE Health Screening**. For a list of times and locations, see the box at left. If you miss the onsite screening, **schedule an appointment** by calling HBE Customer Service at (505) 844-HBES (4237) for an appointment in the Health Services Center, Bldg. 831.

Employees in California

You can attend an **onsite biometric screening**. For the screening time and location, see the box at left. If you miss the onsite screening, you can **schedule an appointment** at the Life Design Center by emailing saludca@sandia.gov or by calling (925) 294-3500.

PCP Option

For remote employees or those who are unable to attend the onsite biometric screening, you can always go to your **Primary Care Physician (PCP)** to get your screening. You're required to submit your:

- | | | | | |
|---------------------|-------|------------------|----------|---------------|
| • Fasting glucose | • LDL | • Triglycerides | • Height | • Abdominal |
| • Total cholesterol | • HDL | • Blood pressure | • Weight | circumference |

Your PCP should fax or mail the completed report:

Employees in New Mexico and Other Locations

Fax: (505) 844-4091

Attn: Biometric Test Results

Mail to: Sandia HBE/Preventive Health

Attn: Mail Stop 1032

Biometric Test Result

P.O. Box 5800

Albuquerque, NM 87185-1032

Employees in California

Fax: (925) 294-2658

Attn: Biometric Test Results

Mail to: Sandia Laboratory

Life Design Center/Preventive Health

Attn: Mail Stop 9112

P.O. Box 969

Livermore, CA 94551-0969

Once Sandia has received your biometric screening information from your PCP, Sandia will enter the information into your electronic medical record (EMR). You can always check to make sure the screening information is entered by logging on to your EMR.

Step 2: Take the Health Assessment before December 31, 2009*

Employees in New Mexico and Other Locations

Register with the Health, Benefits and Employee Services (HBE)-sponsored iHealth portal at <http://www.sandia-nm.medem.com/home.htm> and complete the Health Assessment. If you attend an onsite biometric screening, you'll receive your screening information by secure email, provided you've registered on iHealth. If not, you'll receive a hard copy of the report. Be sure to enter your screening information into your Health Assessment, so you can get an accurate snapshot of your overall health.

Employees in California

Register with HealthCalc at www.healthcalc.net/online/sandialivermore and complete the Health Assessment. Sandia will enter your biometric screening information into your Health Assessment, so you can get an accurate snapshot of your overall health.

* Please note that you have a 90-day grace period after the required December 31, 2009 deadline, to schedule and see your PCP to get your biometric screening and to complete the Health Assessment.

Open Enrollment is Almost Here!

Open Enrollment is **October 19 through November 4**. You'll have several more opportunities to learn about the healthcare changes before Open Enrollment:

- Periodically visit the *Take Charge* health benefits page on the HBE site at <http://hbe.sandia.gov> for updated information and links to tools, including an interactive presentation all about Sandia Total Health.
- Open Enrollment information — including a detailed Sandia Total Health Toolkit and a medical plan comparison chart — will be available on the *Take Charge* page in October.
- Employee benefit presentations/fairs will be conducted during the Open Enrollment campaign. Please see below for a meeting schedule.
- You can also visit the Change@Sandia website at http://info.sandia.gov/Change_Sandia/index.html.

If you have questions now, contact Sandia's Health Benefits & Employee Services Customer Service Department at (505) 844-HBES (4237) or submit your questions to the HBE site at <http://hbe.sandia.gov>.

Benefit Presentations/Fairs Schedule

New Mexico

Date	Time*	Attendees	Location
Wednesday, October 21st	10:00 a.m. – 2:00 p.m.	Employees	Steve Schiff Auditorium
Thursday, October 22nd	10:00 a.m. – 2:00 p.m.	Employees and spouses	Offsite: UNM Continuing Education Conference Center 1634 University NE Albuquerque, NM
Wednesday, October 28th	10:00 a.m. – 2:00 p.m.	Employees	Steve Schiff Auditorium
Monday, November 2nd	10:00 a.m. – 2:00 p.m.	Employees	Steve Schiff Auditorium

California

Date	Time*	Attendees	Location
Monday, October 26th	10:00 a.m. – 2:00 p.m.	Employees	CA 904 Auditorium

* Feel free to drop in anytime during the hours listed.

Sandia Corporation's benefit plans are maintained at the discretion of Sandia. They do not create a contract of employment. The plans may be suspended, modified, or discontinued at any time and without prior notice, subject to applicable collective bargaining agreements and except as otherwise provided by applicable law.

Sandia is a multiprogram laboratory operated by Sandia Corporation, a Lockheed Martin Company, for the United States Department of Energy's National Nuclear Security Administration under contract DE-AC04-94AL85000. SAND 2009-5681P.